

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/820,803 Confirmation No.: 5542
Filed : March 30, 2001
Applicant : Ganesan et al.
Title : Multiple Mode Registration and Payment Processing
TC/AU : 3696
Examiner : Ella Colbert
Docket No. : 23952-0147
Customer No. : 72386

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

VIA EFS-WEB

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Non-final Office Action mailed April 28, 2009, the Attorney for the Assignee submit the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Drawings begin on page 17 of this paper and include attached replacement sheets for Figures 1-15.

Remarks/Arguments begin on page 18 of this paper.

The **Conclusion** begins on page 23 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **July 28, 2009**.


Eva N. Mukasa